

Form 147 – ntcenfp1n

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 24-16283-JKS  
Chapter: 11  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jean-Paul Romes  
5125 Glenbrook Rd  
Stroudsburg, PA 18360

Lisa A. Romes  
5125 Glenbrook Rd  
Stoudsburgh, PA 18360

Social Security No.:  
xxx-xx-0880

xxx-xx-7199

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 11 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 11 plan was entered on June 27, 2025.

IT IS FURTHER NOTICED,

1. The clerk shall close the case 180 days after entry of the order confirming plan. Local Rule 3022-1(a).
2. On motion of a party in interest filed and served within the time period set forth above, the court may for cause extend the time for closing the case. Local Rule 3022-1(c).
3. All applications for allowance of fees and expenses shall be filed within 90 days after entry of a final order confirming plan, or such fees and expenses shall be deemed to be waived. Local Rule 2016-4.

Dated: June 27, 2025

JAN: rah

Jeanne Naughton  
Clerk

In re:  
Jean-Paul Romes  
Lisa A. Romes  
Debtors

Case No. 24-16283-JKS  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 27, 2025

User: admin  
Form ID: 147

Page 1 of 5  
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jean-Paul Romes, Lisa A. Romes, 5125 Glenbrook Rd, Stroudsburg, PA 18360-6793
aty	+ Marc C. Capone, Gillman, Bruton, and Capone, LLC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762-1878
cr	+ Bridgewater Regency, LLC, c/o Stark & Stark, PC, 100 American Metro Blvd., Hamilton, NJ 08619, UNITED STATES 08619-2319
cr	+ M&T Bank, c/o McCarter & English, LLP, Attn: Geoffrey E. Lynott, Esq., Four Gateway Center, 100 Mulberry Street Newark, NJ 07102-4056
520307579	+ AW Billing Services, 4431 N. Dixie Highway, Boca Raton, FL 33431-5028
520307576	+ Altronics Security Systems, 824 8th Avenue, Bethlehem, PA 18018-3598
520307582	+ Blue Ridge Communications, PO Box 316, Palmerton, PA 18071-0316
520547275	+ Bridgewater Regency, LLC, c/o Stark & Stark, PC, Attn: Thomas Onder, Esq., P.O. Box 5315, Princeton, NJ 08543-5315
520307583	+ CAN Capital, 414 W 14th Street 10014-1030
520307585	CESEC-Covid EIDL Service Center, 14925 Kingston Rd, Fort Worth, TX 76155
520307584	+ Carson 1994 Corp/JanPro of Northern NJ, 142 Fairfield Rd, Fairfield, NJ 07004-2407
520307586	+ Chase Bank - Ink Card, PO Box 6294, Carol Stream, IL 60197-6294
520307592	+ Empire Mortgage of CNY Inc., 112 South Burdick Steet, Fayetteville, NY 13066-1937
520307594	+ Experity, Inc., Attn.: General Counsel, 8777 Velocity Drive, Machesney Park, IL 61115-8002
520307598	+ Henry Shein Medical Supplier, Dept. CH 10560, Palatine, IL 60055-0001
520307599	+ Itria Ventures LLC, One Penn Plaza 3101, New York, NY 10119-3101
520379039	+ Itria Ventures LLC as servicer for Cross River Ban, c/o Seidman & Pincus LLC, 777 Terrace Avenue, Suite 508, Hasbrouck Heights, New Jersey 07604-3114
520307600	+ J. P. Mascaro & Sons, 2650 Audubon Rd, Norristown, PA 19403-2400
520377462	+ Jeffrey Traurig, Traurig Law LLC, One University Plaza, Suite 124, Hackensack, NJ 07601-6242
520307603	M&T Bank, One M&T Plaza, Buffalo, NY 14203
520307609	+ MRDS Marketing/JanPro of Central NJ, 1090 King Georges Post Road Suite 507, Edison, NJ 08837-3720
520307604	Marsden Medical Physics Assoc, 220 Myrtle Ave, Bound Brook, NJ 08805
520307605	+ Marshalls Creek Group LLC, 301 Mill Road Suite L6, Hewlett, NY 11557-1232
520307608	+ Mirion Technologies Inc.Dosimetry Services, PO Box 101301, Pasadena, CA 91189-0006
520307613	NJNG, 1415 Wyckoff Road, Belmar, NJ 07719
520307611	+ New Jersey Natural Gas, PO Box 11743, Newark, NJ 07101-4743
520307612	#+ Newman Williams P.C., PO Box 511, Stroudsburg, PA 18360-0511
520307615	+ Pen Tele Data, PO Box 401, Palmerton, PA 18071-0401
520307619	+ Pocono Retail Associates, LLC, c/o Riverview Management, 3200 West Market Street Suite 44333-3325
520307624	+ RLB Accountants, 814 Main Street Suite 100, Stroudsburg, PA 18360-1602
520307627	+ Solomon Container Service, 495 Stanton Street, Wilkes Barre, PA 18702-6174
520307630	U.S. Small Business Administration, 2 North Street Suite 320, Birmingham, AL 35202
520307631	+ UGI Utilities, PO Box 1553, Wilmington, DE 19886-0001
520307634	+ Waterview Marketplace Owner LLC, c/o RD Management LLC, 810 Seventh Ave. 10th Floor, New York, NY 10019-5887
520307635	+ Waterview Marketplace Owner, LLC, c/o Bisgaier Hoff, 25 Chestnut Street Suite 3, Haddonfield, NJ 08033-1857

TOTAL: 35

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
----------	----------------------------	-----------	----------------------------

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Jun 27, 2025

Form ID: 147

Total Noticed: 81

smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 27 2025 21:12:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2025 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 27 2025 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520307575	+ Email/Text: frank.abrignani@agaltd.com	Jun 27 2025 21:12:00	A.G. Adjustments, Ltd., 740 Walt Whitman Rd., Melville, NY 11747-2212
520307577	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 21:21:45	American Express Business Platinum Card, PO Box 6031, Carol Stream, IL 60197-6031
520354645	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 21:09:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520307578	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 21:21:48	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520307580	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2025 21:11:00	Bank of America, Attn: Bankruptcy, P.O.Box 17237, Wilmington, DE 19886-0001
520319987	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2025 21:11:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
520373324	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2025 21:11:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520307581	+ Email/Text: bankruptcy@bhg-inc.com	Jun 27 2025 21:11:00	Bankers Healthcare Group, LLC, 318 S. Clinton Suite 400, Syracuse, NY 13202-1127
520307590	Email/Text: skeller@crossriver.com	Jun 27 2025 21:12:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666
520307587	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 21:21:48	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850-5298
520307588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 21:21:23	Citi AAdvantage Business Card, PO Box 71820, Philadelphia, PA 19176-1820
520307589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 21:21:32	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
520321216	Email/Text: mrdiscen@discover.com	Jun 27 2025 21:11:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520307591	+ Email/Text: mrdiscen@discover.com	Jun 27 2025 21:11:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520307593	+ Email/Text: legal@ercspecialists.com	Jun 27 2025 21:12:00	ERC Specialists, 560 E Timpanogos Circle, Orem, UT 84097-6225
520307596	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 21:12:00	Flagstar Bank, Attn: Bankruptcy 5151 Corporate Drive, Troy, MI 48098-2639
520661051	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 21:12:00	Flagstar Bank, N.A., Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9096
520344320	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 21:12:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520661052	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 21:12:00	Flagstar Bank, N.A., Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741, Flagstar Bank, N.A., Nationstar Mortgage LLC 75261-9096
520307601	Email/Text: BankruptcyEast@firstenergycorp.com	Jun 27 2025 21:12:00	Jersey Central Power & Light, PO Box 3687, Akron, OH 44309
520353145	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue,

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Jun 27, 2025

Form ID: 147

Total Noticed: 81

			Suite 100, Boca Raton, FL 33487-2853
520326171	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 27 2025 21:12:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
520307602	^ MEBN	Jun 27 2025 21:05:58	Kubota Credit Corp, USA, Attn: Bankruptcy, PO Box 2048, Grapevine, TX 76099
520371628	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Jun 27 2025 21:12:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520326208	+ Email/Text: camanagement@mtb.com	Jun 27 2025 21:13:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
520307607	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 27 2025 21:12:00	Met Ed, PO Box 3687, Akron, OH 44309-3687
520307610	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 27 2025 21:13:00	Nelnet, Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505
520307614	+ Email/Text: bcwrtoff@cablevision.com	Jun 27 2025 21:13:00	Optimum, 1111 Stewart Ave, Bethpage, NY 11714-3533
520307616	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2025 21:11:00	PNC Bank, PO Box Box 71335, Philadelphia, PA 19176
520366765	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2025 21:11:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
520307617	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2025 21:11:00	PNC Bank National Association, One Financial Parkway Mailstop Z1-YB42-0, Kalamazoo, MI 49009
520307618	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2025 21:11:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
520307621	^ MEBN	Jun 27 2025 21:06:59	PPL Electric, PO Box 419054, Saint Louis, MO 63141-9054
520307622	^ MEBN	Jun 27 2025 21:04:23	PSE&G, Po Box 14444, New Brunswick, NJ 08906-4444
520307626	^ MEBN	Jun 27 2025 21:04:03	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, PO Box 19409, Charlotte, NC 28219-9409
520307628	Email/Text: Bankruptcy@stearnsbank.com	Jun 27 2025 21:11:00	Stearns Bank N.A., 4191 2nd Street South, Saint Cloud, MN 56301
520373839	Email/Text: Bankruptcy@stearnsbank.com	Jun 27 2025 21:11:00	Stearns Bank National Association, c/o Bankruptcy Dept., 500 13th Street, Albany, MN 56307
520307629	Email/Text: _Credit&Collections@suburbanpropane.com	Jun 27 2025 21:12:00	Suburban Propane, PO Box J, Whippany, NJ 07981
520377020	^ MEBN	Jun 27 2025 21:06:10	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
520331380	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 27 2025 21:13:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
520307632	+ Email/Text: bankruptcynotices@sba.gov	Jun 27 2025 21:12:00	US Small Business Administration, Attn: District Counsel, Two Gateway Center 1002, Newark, NJ 07102-5006
520307633	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 27 2025 21:11:00	Verizon FIOS, PO Box 15124, Albany, NY 12212-5124
520307636	+ Email/Text: bankruptcy@webbank.com	Jun 27 2025 21:11:00	WebBank, 215 S. State Street Suite 100, Salt Lake City, UT 84111-2330

TOTAL: 46

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Jun 27, 2025

Form ID: 147

Total Noticed: 81

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520307595		First Insurance Finance
520307597		Hamilton Twp Tax Collector, PO Box 308, 18364
520307606		MedFirst Urgent Care
520307620		Pocono Urgent Care
520307623		Regency Centers
520307625		Romes Urgent Care Services, LLC
520354646	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520369266	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 6 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Flagstar Bank NA dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Fran B. Steele	on behalf of U.S. Trustee U.S. Trustee Fran.B.Steele@usdoj.gov
Geoffrey Edward Lynott	on behalf of Creditor M&T Bank glycott@mccarter.com lrestivo@mccarter.com
Jeffrey M. Traurig	on behalf of Creditor Waterview Marketplace Owner LLC jtraurig@trauriglaw.com
Joseph H. Lemkin	on behalf of Creditor Bridgewater Regency LLC jlemkin@stark-stark.com
Joseph Ryan McCarthy	on behalf of Creditor Bridgewater Regency LLC jmccarthy@stark-stark.com
Marc C Capone	on behalf of Joint Debtor Lisa A. Romes ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Jean-Paul Romes ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Thomas S. Onder	on behalf of Creditor Bridgewater Regency LLC tonder@stark-stark.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Jun 27, 2025

Form ID: 147

Total Noticed: 81

TOTAL: 10